NOTICE OF NON-COVERAGE (Effective July 10, 2009)

The West Virginia Life and Health Insurance Guaranty Association provides coverage of claims under some types of policies if the insurer becomes impaired or insolvent.

THE POLICY OR CONTRACT YOU ARE PURCHASING IS **NOT** COVERED BY THE WEST VIRGINIA LIFE AND HEALTH INSURANCE GUARANTY ASSOCIATION.

If the company providing this policy or contract is unable to meet its obligation by reason of insolvency or financial impairment, the West Virginia Life and Health Insurance Guaranty Association will not be available to protect the policy or contract holder or his/her beneficiaries, payees or assignees.

If you have any questions concerning this Notice, you may contact:

West Virginia Life and Health Insurance Guaranty Association P.O. Box 816 Huntington, West Virginia 25712

or

West Virginia Insurance Commissioner Consumer Services Division 1124 Smith Street, Rm 309 P.O. Box 50540 Charleston, West Virginia 25305-0540 (304) 558-3386 Toll Free 1-888-879-9842 TDD 1-800-435-7381